

**EXHIBIT F**



Horizon Blue Cross Blue Shield of New Jersey

*Making Healthcare Work.*

June 8, 2011

[REDACTED]  
[REDACTED]  
[REDACTED]  
Dear [REDACTED]

Re: [REDACTED]

ID: [REDACTED]

Plan: DA

Date(s) of Service: 3/30/10, 3/31/10 & 4/1/10

Physician: In Balance Health LLC

Claim: [REDACTED]

The appeal and medical documentation submitted for the above services has been reviewed by Horizon Medical Director, John Napoli, M.D.. After consideration of all the information provided, it has been determined that the denial is upheld.

This determination is based on the following:

"CPT code 22505 is denied for all dates of service. Per medical policy #079. Manipulation of the spine under anesthesia is investigational."

Your plan only provides coverage for services deemed by us to be medically necessary and appropriate.

Additional medical records or other documentation that clearly establish the medical necessity for these services should be submitted in order for us to reconsider this determination.

If you disagree with this decision, you, your physician or other authorized representative have the right to appeal on the members behalf. For information on our appeal process and what further rights you may have, please refer to the enclosure included with this determination letter. In your particular case, rather than the address noted on the brochure, please submit your appeal directly to:

Horizon Blue Cross Blue Shield of New Jersey  
Penn Plaza, Mail Station PP-14T  
Newark, New Jersey 07105-2200  
Attn: Clinical Analysis and Monitoring Unit

Thank you for your cooperation.

Sincerely,

Clinical Analysis and Monitoring Unit  
Health Affairs

Enclosure

cc: IN-BALANCE HEALTH LLC  
305 W GRAND AVENUE  
MONTVALE NJ 07645

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MONTVALE SURGICAL CENTER LLC  
6 CHESTNUT RIDGE ROAD  
MONTVALE NJ 07645

HEALTH SWITCH LLC  
823 WEST PARK AVENUE SUITE 260  
OCEAN NJ 07712

Case: [REDACTED]